

Information to identify the case:

Debtor 1	Kenneth H. Williams	Social Security number or ITIN	xxx-xx-9457
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	Wendy S. Williams	Social Security number or ITIN	xxx-xx-4962
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter	13 2/4/20
Case number: 20-20418-CMB		Date case converted to chapter	7 4/29/21

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kenneth H. Williams	Wendy S. Williams
2. All other names used in the last 8 years		fka Wendy S. Till, fka Wendy S. Sciuillo
3. Address	403 Davis Avenue Pittsburgh, PA 15209	403 Davis Avenue Pittsburgh, PA 15209
4. Debtor's attorney Name and address	Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: julie.steidl@steidl-steinberg.com
5. Bankruptcy trustee Name and address	Rosemary C. Crawford Crawford McDonald, LLC. P.O. Box 355 Allison Park, PA 15101	Contact phone 724-443-4757 Email: crawfordmcdonald@aol.com

For more information, see page 2 >

Debtor **Kenneth H. Williams** and **Wendy S. Williams**

Case number **20-20418-CMB**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 4/29/21
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 14, 2021 at 01:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.
8.	Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 8/13/21 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 7/8/21 Deadline for governmental units to file a proof of claim: Filing deadline: 8/3/20 <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
	Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Kenneth H. Williams
Wendy S. Williams
Debtors

Case No. 20-20418-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 29, 2021

User: dpas
Form ID: 309B

Page 1 of 4
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Kenneth H. Williams, Wendy S. Williams, 403 Davis Avenue, Pittsburgh, PA 15209-1805
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1945
aty	S. James Wallace, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219
aty	Stephen Russell Franks, Manley Deas Kochalski LLC, PO Box 165028, Columbus, OH 43216-5028
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15194446	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15200604	Carvana, LLC, PO Box 29018 Phoenix AZ 85038
15194459	+ De La Torre Orthotics and Prosthetics, 300 Alpha Drive, Pittsburgh, PA 15238-2908
15204706	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15194463	+ Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15194462	+ Mr. Cooper, 350 Highland, Houston, TX 77009-6623
15226346	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
15194480	West Penn Hospital, P. O. Box 951960, Cleveland, OH 44193-0021

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: julie.steidl@steidl-steinberg.com	Apr 30 2021 02:08:00	Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
tr	+ EDI: BRCCRAWFORD.COM	Apr 30 2021 03:03:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Apr 30 2021 03:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 30 2021 02:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 30 2021 03:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 30 2021 02:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Apr 30 2021 02:09:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: PRA.COM	Apr 30 2021 03:03:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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15194447	+ EDI: DVTM.COM	Apr 30 2021 03:03:00	Bridgecrest, Po Box 29018, Phoenix, AZ 85038-9018
15194449	+ EDI: DVTM.COM	Apr 30 2021 03:03:00	Bridgecrest, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
15194457	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 30 2021 02:08:00	Citizens Bank, 1 Citizens Drive, Riverside, RI 02915
15194458	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 30 2021 02:08:00	Citizens Bank, Attn: Bankruptcy, 1 Citizens Dr, Riverside, RI 02915
15200080	EDI: CAPITALONE.COM	Apr 30 2021 03:03:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15194451	+ EDI: CAPITALONE.COM	Apr 30 2021 03:03:00	Capital One/Walmart, Po Box 30281, Salt Lake City, UT 84130-0281
15194452	+ EDI: CAPITALONE.COM	Apr 30 2021 03:03:00	Capital One/Walmart, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15194455	+ EDI: CITICORP.COM	Apr 30 2021 03:03:00	Citibank NA/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
15194456	EDI: CITICORP.COM	Apr 30 2021 03:03:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15230102	EDI: CITICORP.COM	Apr 30 2021 03:03:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15229252	+ Email/Text: kburkley@bernsteinlaw.com	Apr 30 2021 02:09:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15229720	EDI: JEFFERSONCAP.COM	Apr 30 2021 03:03:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15194454	EDI: JPMORGANCHASE	Apr 30 2021 03:03:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15194453	EDI: JPMORGANCHASE	Apr 30 2021 03:03:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15330080	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 30 2021 01:47:59	LVNV Funding LLC, PO Box 10587, Greenville SC 29603-0587
15194461	+ EDI: LENDNGCLUB	Apr 30 2021 03:03:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
15194460	+ EDI: LENDNGCLUB	Apr 30 2021 03:03:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2807
15301523	+ EDI: AISMIDFIRST	Apr 30 2021 03:03:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15194464	+ EDI: RMSC.COM	Apr 30 2021 03:03:00	Syncb/Car Care, Po Box 965036, Orlando, FL 32896-5036
15194466	+ EDI: RMSC.COM	Apr 30 2021 03:03:00	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15194465	+ EDI: RMSC.COM	Apr 30 2021 03:03:00	Syncb/ccsycc, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15230008	+ EDI: RMSC.COM	Apr 30 2021 03:03:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15195603	+ EDI: RMSC.COM	Apr 30 2021 03:03:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15194468	+ EDI: RMSC.COM	Apr 30 2021 03:03:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy,

District/off: 0315-2

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			Po Box 956060, Orlando, FL 32896-0001
15194467	+ EDI: RMSC.COM	Apr 30 2021 03:03:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
15194470	+ EDI: RMSC.COM	Apr 30 2021 03:03:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15194469	+ EDI: RMSC.COM	Apr 30 2021 03:03:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15194472	+ EDI: RMSC.COM	Apr 30 2021 03:03:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15194471	+ EDI: RMSC.COM	Apr 30 2021 03:03:00	Synchrony Bank/Care Credit, Po Box 965036, Orlando, FL 32896-5036
15194473	+ EDI: RMSC.COM	Apr 30 2021 03:03:00	Synchrony Bank/Paypal, Po Box 965005, Orlando, FL 32896-5005
15194474	+ EDI: RMSC.COM	Apr 30 2021 03:03:00	Synchrony Bank/Sams, Po Box 965005, Orlando, FL 32896-5005
15194475	+ EDI: RMSC.COM	Apr 30 2021 03:03:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15194478	+ Email/Text: bankruptcydepartment@tsico.com	Apr 30 2021 02:09:00	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15194476	+ Email/Text: bankruptcydepartment@tsico.com	Apr 30 2021 02:09:00	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15194448	*+	Bridgecrest, Po Box 29018, Phoenix, AZ 85038-9018
15194450	*+	Bridgecrest, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
15200708	*	Carvana, LLC, PO Box 29018 Phoenix AZ 85038
15194479	*+	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15194477	*+	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273

TOTAL: 2 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: dpas

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Total Noticed: 54

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Joint Debtor Wendy S. Williams julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kenneth Steidl	on behalf of Debtor Kenneth H. Williams julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfcbis.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Stephen Russell Franks	on behalf of Creditor MidFirst Bank amps@manleydeas.com

TOTAL: 9